

Attached

Common Human Housing Needs

by Albert Rose

pp. 26-32

PAPERS FROM

&

People and Public Housing Policy

by Albert Rose

pp. 45-51



QUESTION

OF HOUSING

A CONFERENCE SPONSORED BY
THE DEPARTMENT OF EXTENSION
AND

THE SCHOOL OF COMMUNITY AND REGIONAL PLANNING
UNIVERSITY OF BRITISH COLUMBIA

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Papers from

THE QUESTION OF HOUSING

A conference sponsored by
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Editor -
Hilda Symonds

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FOREWORD

"The Question of Housing" was conceived as a comprehensive approach to a consideration of housing issues. The aim was to bring together, as speakers and as registrants, people from various fields - from government, from the public and private sectors, from the universities. Political leaders, administrators, architects, planners, sociologists, social workers, businessmen, participated as speakers, chairmen and discussion leaders. Those who registered included representatives of real estate companies, welfare agencies and miscellaneous societies, firms of architects and planning consultants, construction and engineering companies, banks and finance companies, as well as delegates from municipal councils, advisory planning commissions, various public agencies. There were also a number of students present.

The conference therefore provided good opportunity for exchange of ideas and attitudes between representatives of many different interests and points of view. This is in line with the "team" approach which is now being taken in many areas for the solution of the urgent problems facing the twentieth century city.

In connection with the conference, and through the co-operation of Central Mortgage and Housing Corporation, the City of Vancouver Planning Department and the Architectural Institute of British Columbia, an exhibit - "Housing for Moderate and Low Income Groups" was arranged and presented in the Vancouver Public Library. During a two week period this exhibit was seen by the many hundreds of people who daily visit the main floor of the Library.

The conference was presented by the Extension Department and the School of Community and Regional Planning of the University of British Columbia who wish to express their appreciation to all speakers, moderators and chairmen, and to the Government of the Province of British Columbia, the Provincial Centennial Commission, and Central Mortgage and Housing Corporation for their assistance and support, and also the groups mentioned above who made the exhibit possible.

COMMON HUMAN HOUSING NEEDS

Albert Rose

Introduction

It seems incredible that twenty years and two months following the successful vote in the City of Toronto to proceed with "...the clearance, replanning, rehabilitation and modernization of the area...known as the Regent Park (North) plan", it is still necessary to argue the case for public intervention in the housing market in Canada. In fact, since the passage of the National Housing Act in 1944, and the creation of Central Mortgage and Housing Corporation in 1945, we Canadians have virtually dawdled in playing the game known as "public housing". It is difficult to believe that we ever really took the matter seriously and the bare facts of our physical achievements in the twenty-one post-war years bear out this implied strong criticism. For a nation of some 13,000,000 people at the end of the Second World War and which became a national population of more than 20,000,000 in 1966 to have completed fewer public housing dwelling units during those years than exist in any one of a dozen major American cities, is indeed a national disgrace in view of our clear and unmet housing requirements.

The fundamental cause of our poor performance in meeting basic human shelter needs during more than two decades of unprecedented prosperity and affluence is not hard to find. In my view the fundamental fact of Canadian housing is that it has never been treated as a human problem, or as a social problem, but primarily as an economic problem. The house building industry is undeniably an important segment of Canadian economic life and its role in the capital investment market, its role in the labour market, its role in the production and distribution of dozens of manufactured articles ranging from building materials to bath tubs -- all of these are extremely important. Housing has thus become for Canada a significant residual economic tool, to be employed, when required, to stimulate a lagging economy, or to be dis-employed, when required, to dampen down a hyperactive economy. For a good many Canadians, therefore (and this includes distinguished participants in this Conference), the housing problem in Canada is primarily a financial problem; for others it is a problem of monetary policy and interest rate manipulation; for still others it is a problem of municipal weakness and incapacity to meet the impact of rapid population expansion and urbanization; for still others it is a problem of economic organization and proper planning to ensure that the appropriate products are distributed intelligently to the appropriate users at the appropriate time.

The truth is that until very recently -- in fact, one might say that the major emphasis is a phenomenon of the past two years particularly -- the housing problem in Canada has not been seen by the great majority of Canadians as a personal problem, a human problem, a familial problem, a social problem. It is all these and it is the congruence of our incapacity to visualize and act upon all of these requirements that has made us recognize, once again, that we are in the midst of a national housing crisis. The fact is that for the past fifty years we have been in the midst of a national

housing crisis and from time to time, in short cycles appropriate to the particular phase of the prevailing short term business cycle, there has been recognition, more or less, of the seriousness of the matter for a great many Canadians. At this particular time in our history the impact of the incapacity of our nation to provide for its common human housing needs has struck home because the financial problem inherent in the shortage of mortgage money, the monetary problem inherent in the appropriate manipulation of the interest rate, the labour problem inherent in the shortage of skilled and unskilled workers and in the increasingly high wage rates they demand, and the human problem inherent in the very denial of decent shelter for hundreds of thousands of Canadian families and Canadian individuals, primarily elderly people, have converged in the midst of a spiralling affluence, which leaves behind in its wake a fairly steady proportion of a much larger population than in the past.

The Case for Public Intervention in Housing

During the past half century in Canada the balance between individual and social responsibility has changed drastically with respect to most of the major aspects of life in a society which changed from rural to urban, from agricultural to industrial. It can be argued that in the years immediately following World War I the majority of people in what are now known as the Western countries held fast to the notion that most of what happened to an individual (and thus to his family, if he had one) was substantially the responsibility of the individual himself. The factor of bad luck was given some modest acceptance, of course, as in the case of premature death or disability through accident, epidemics, the violence of natural phenomena associated with weather, and the onset of certain chronic and deadly diseases. For the most part, however, the major risks of an industrial urban society, which are clearly understood today, were by no means considered to be beyond the influence of the individual and his family forty or fifty years ago. Such risks as unemployment, low incomes derived from poorly paid occupations or unduly profitable enterprises, large families, retirement with little or no income, were all potentially predictable and provided for by the sound, thrifty, cautious and planful individual and family, and neglected at their peril by those who were unsound, profligate, reckless and living only in and for the present.

The two world wars and the major decade of depression, destitution and despair which was sandwiched between those periods of conflict and wholesale death and destruction, played major roles in changing drastically man's view concerning individual and, thus, social responsibility. In Canada, for example, it was clear by the late 1930's that unemployment could no longer be held to be the responsibility of the unemployed person. International economic forces and the evident interdependence of national and international economies made it obvious that the large proportion of Canadian families, with few exceptions, who suffered seriously from the late 1920's until the onset of the Second World War, could not be held responsible for their social and economic situation. With the appointment of a National Employment Commission in 1937 it was not long before the government of Canada enacted the Unemployment Insurance Act in 1940, set up a National Employment Service, and assumed a major share of social responsibility in the provision of employment, in the matching of labour to employment opportunities, and in meeting the impact of loss of income during periods of unemployment through a system of social insurance. This was one of the first of many such

radical changes in our social and economic patterns of legal responsibility for social distress.

A second example may be found in the provisions for assistance to elderly persons with little or inadequate income upon retirement. Although Canada had a system of old age pensions available to persons seventy years and older who could qualify through a severe means test, it became evident in the years following the end of World War II that at least four in every ten Canadians over the age of seventy could so qualify. Under these circumstances it made little sense to establish and maintain a complicated and costly administration to eliminate only half or little more of those applying for assistance by virtue of destitution upon retirement from the labour force. There followed in 1950-51 a joint legislative committee of the House of Commons and the Senate of the Government of Canada and, by January 1st, 1952, the Government of Canada had enacted an Old Age Security Act and an Old Age Assistance Act, which were clear assumptions of social responsibility by the federal, and the federal and provincial governments, respectively, in the case of persons over seventy and between sixty-five and sixty-nine years of age. It can be argued that we took nearly twenty-five years to recognize that destitution in retirement was not an individual responsibility, but we had truly entered, after 1945, a period of rapidly changing attitudes towards the balance between individual and social responsibility.

Housing has always been in a very special position in this question of responsibility. It is a curious fact, but it is nonetheless true, that most Canadians have taken a very different view of housing, or shelter if you will, as one of the major elements in the standards of living of individuals and families than the view taken of other elements in the standard of living, such as food, clothing, medical care, recreation and educational services. None of us apparently would want any individual in our nation to be entirely deprived of food or even to suffer an inadequate diet over any period of time. We have created an elaborate machinery to ensure, as far as possible, that this state of total deprivation does not occur, and we have made extensive studies of dietary requirements and the methods whereby we can make it possible for even the poorest families to receive a sufficiency of nutrients.

In a climate as rigorous as that of Canada we take much the same view of the need for every individual to be adequately clothed. Admittedly, we do not consider clothing to be as important as the requirement for food, nor do we have available the scientific evidence to tell us more or less accurately what constitutes adequacy and what constitutes serious deprivation. Nevertheless, in one way or another, through cash or in kind, we manage to ensure that most members of our population are reasonably well clothed. In fact, we have apparently done so well in feeding and clothing our relatively poor persons and families in the midst of the affluent society of the post-war period that there is a serious danger that we have created a group who can only be described as "the invisible poor".

It may well be argued that one of the special characteristics of housing as an element in the standard of living of most people is that it is visible, and that the very visibility of the miserable housing of most relatively poor persons is the only basis on which we have been able to build our legislative programmes in urban development. In several of the major

aspects of living standards, therefore, low-income or poverty were not impassable obstacles to the provision of moderate but adequate standards of living. Housing, the provision of shelter, stands out in this picture like the proverbial "sore thumb". Not only has it not been accepted that the society in general has responsibility for the provision of decent and adequate shelter for all of its members, but the concept has quite specifically been flatly rejected from time to time. This rejection has occurred within the halls of local, provincial and federal government in this country and also within the synods and gatherings of church people, within business organizations and a host of community groups whose influence cannot be ignored. It is only recently that governments have enunciated as a general policy that the ultimate goal of national housing policies in this country is the provision of adequate shelter for every individual and every family in our nation. This objective would appear, in 1967, to be at the very least a quarter-century away from fulfilment.

Coincident with the set of assumptions and practices discussed previously, a second set of major assumptions concerning the provision of housing in Canada took the form, during the past thirty-five years since 1929, of a simple tri-partite division of Canadians by income and, to some extent, by social class. In particular, during the years 1929-59 it was customary for scholars and government officials in the fields of housing and community planning to break down into three parts the distribution of Canadian families with respect to their capacity to acquire adequate housing accommodation. The lowest third were considered to be in need of socially provided housing accommodation in the form of public housing and urban renewal schemes. The middle third were considered to be capable of acquiring a home with the assistance of the mortgage insurance provisions of the National Housing Act. The upper third were judged to be capable of home ownership, or rental, by utilizing their own resources and those of the conventional lending institutions. There was very little accommodation for rental within the means of those in the lower half of the distribution of families. This set of assumptions was accompanied by an almost religious devotion to the concept of home ownership as the most desirable state of man, particularly man in his capacity as head of the family.

Since 1935 federal legislation has existed in Canada to encourage the assumption of home ownership by those who needed some assistance -- in the form of low down payments, large mortgages, lower market rates of interest, and extended periods of re-payment -- to enable them to purchase a home. The National Housing Acts of 1938 and 1944 extended these opportunities to larger and larger groups of Canadian families and, by 1954, the National Housing Act provided for a system of mortgage insurance to ensure that no lending institution would lose on any mortgage guaranteed through the National Housing Act as a consequence of the default of the prospective owner. Until very recently the assumption has been made at every level of Canadian society that the normal and desirable state of man, the only one that could be considered an attribute to true citizenship, was home ownership, without much regard for the size of the mortgage which made that distinction possible.

Common Human Housing Needs

In Canada, if not the epitome then at least an excellent example of

the modern urban industrial society, each individual and each family in the nation must be provided with shelter, adequate in both quality and quantity to the needs of himself or his family and at a cost within his capacity to pay for shelter. This is the simplest and yet the most comprehensive definition of common human housing needs in the Canadian context.

The need for housing is in part a basic physical requirement. The requirement for shelter is dictated by the mores of the society and by the climatic conditions in which we Canadians live. Given these premises, housing is visible, housing is tangible, housing is physical, housing is material. As an element in the Canadian standard of living the need for housing stands second to the requirement for food, both in its basic importance in the sustenance of man and in its customary relative costliness within the overall cost of an acceptable standard of living. As well, most Canadians are accustomed to physical shelter of a quality that is relatively high by the standards of two-thirds of the world's population; that includes sufficient space to ensure that the number of persons within the dwelling units does not exceed the number of rooms available for occupancy; and that such basic human requirements as eating, sleeping and living are not customarily mixed within the available dwelling space. These requirements are essentially the criteria of physical adequacy. We are also accustomed to a dwelling unit in which children beyond a certain age do not sleep in the same room if they are of the opposite sex, and even if they are of the same sex we desire that each standard size bed will be occupied by only one person and each somewhat larger bed will be occupied by not more than two persons. As well, there is opportunity for privacy for those who, together or alone, require it. These last several requirements are the essential criteria of social adequacy.

Within these physical and social requirements there is much scope for judgment, there is much scope for individual taste and preference, and, of course, there is much scope for argument. One man's privacy is another man's poison. One man's personal physical requirements are another man's conception of lavish accommodation and, indeed, waste. One man's concept of social adequacy is another man's concept of degradation. The essential aspect of all of these considerations is that there is a responsibility upon the entire national community to provide for, as far as possible within the available resources, equality of opportunity towards the attainment of physical and social adequacy within the housing accommodation of every individual and of every family. Needless to suggest, this argument does not neglect for a moment inequality of opportunity.

If this presentation of the basic concepts of common human housing needs is sufficiently accurate to gain understanding, if not widespread acceptance, then we Canadians must face the reality of our attempt to meet these basic human requirements. We know and we understand that within our resources and our system of political and economic organization we cannot guarantee the full measure of housing opportunity for every individual and for every family, without regard to their socio-economic position, namely, their total family income. We know that in some ways the traditional tripartite division of Canadian families and individuals into income groups with respect to their opportunity for acquiring housing accommodation was not entirely without merit. There will always be some individuals and some families who will require no assistance whatsoever in deploying their own

resources or of those which they can command in meeting all of their needs, including the need for housing accommodation. As time passes, however, it becomes more and more apparent that the great bulk of the population of Canada - we can be relatively conservative in suggesting that at least half of the population - require some measure of public intervention to enable them to attain decent, adequate housing accommodation at a price within their means. From this argument two fundamental considerations are apparent:

1. We must define clearly the minimum acceptable unit of housing accommodation which we wish to ensure for every individual and for every family within our nation. To some extent the basic standards laid down in the National Housing Act are one form of this conception. We cannot continue to assume, however, that this basic standard can be provided only within the rubric of what we fatuously term "home ownership", which term is usually associated with another fatuous term "free enterprise".
2. We must continue to develop appropriate forms of assistance to those families and individuals within our society who cannot otherwise meet their common human housing need.

Conclusion

In summary, the crisis in the provision of housing for Canadians, present in one major form or another since 1941, has recently assumed new dimensions. In the fifteen years following the end of World War II Canada was transformed from a nation of tenants to a nation of homeowners. Since 1959 this trend has become less evident and in recent years has been crucially reversed. The bulk of Canadian housing production during the past five or six years has occurred in the form of multiple housing accommodation, while the construction of single family homes for purchase has declined significantly.

This reversal of established physical patterns is by no means the only important change in Canadian housing, although it is major component in the total situation. The decline in house building, coupled with rapid inflation in the cost of land, construction and municipal services, has made it virtually impossible for nearly two-thirds of Canadian families to purchase their own homes. Since 1959 an enormous increase in the rental stock of housing has occurred, but this is almost completely beyond the means of the working class and the lower half of middle class families. Although some row housing has been constructed to accommodate families with children, most of the new rental accommodation is designed for single persons, newly married or elderly couples, and families with no more than one child. As a consequence of these newly established trends in the home-building industry and in the price level for shelter, the cost of family housing accommodation has been bid up at a rapid pace to levels which would have been considered fantastic even three years ago. It is now argued that no family with less than \$9,000 or \$10,000 per annum can afford to own and maintain a new home, let alone an older, more favourably located home at a much higher price. The permanent crisis in housing has thus spread widely since the early 1960's and may be

considered to extend throughout most of the middle class. Moreover, this crisis is particularly damaging to families with children, who must literally pay inordinate rentals for quite inferior accommodation. In the central cities of Canadian metropolitan areas the number of dwelling units demolished during the past six years has far exceeded the provision of houses, and many families who have been dislodged, as a consequence of urban renewal and other public works programmes, have found themselves far worse off than before because of public enterprise.

The balance between individual and social responsibility in the provision of housing accommodation has clearly been seriously affected. As a result of the processes of urbanization, population growth, inflation and public policy in the field of urban development, the capacity of a substantial proportion of our population to purchase or rent adequate housing has been sharply reduced. We continue to affirm that our main efforts in public social policy, legislation, and financial arrangements must be directed towards the improvement and alleviation of the condition of low-income families. We are very slow, indeed, to recognize the declining purchasing power of the dollar, and equally slow to modify our definition of the low-income family. I predict, however, that within a very few years we shall be forced to redefine our concepts and to accept the fact that many Canadian families have suffered too long by virtue of our reluctance to expand our notion of social responsibility.

PEOPLE AND PUBLIC HOUSING POLICY

Albert Rose

Introduction

If the provision of housing were not primarily a personal and social problem there would be no need for a conference of this kind. If the matter were solely one of production and building techniques, then it could be aired at the Annual Meeting of the Canadian Construction Association or the National House Builders' Association. If the matter were primarily one of finance, then surely the matter could be discussed at the Annual Meeting of the Investment Dealers' Association, or form part of the speeches presented at the annual meetings of the major life insurance companies and the chartered banks of Canada. If the matter were merely one of marketing and distribution, then it could be discussed at the Annual Meeting of the Canadian Federation of Real Estate Boards, or at regional and local meetings of similar bodies.

Our concern with the permanent crisis in Canadian housing rests upon several major propositions, all of which were in the nature of untested hypotheses fifty years ago but all of which today are supported by the evidence gained in a substantial number of research studies carried out in the United Kingdom, Scandinavia, the Netherlands, and the United States, to name just a few nations or groups of nations in which public intervention in the housing problem constitutes a programme of long standing. It seems to me that these propositions are the following:

1. Persons and families who inhabit physically deteriorated or socially inadequate housing accommodation are affected seriously by their residence in such surroundings. There is an undeniably close association between poor housing and poor physical health, between poor housing and poor performance by children in educational programmes, between poor housing and the incidence of juvenile delinquency, between poor housing and poor mental health, between poor housing and marital conflict and breakdown.

The writer would be the first to admit that the association between all of these variables and poor physical and social housing is not perfect. The hypotheses which led specialists in the field of medicine, public health and social welfare to explore the effects of poor housing on many aspects of individual well-being and family life cannot be studied as can hypotheses put forward in the realms of the physical and natural sciences. The so-called "law of gravity" applies to every case: when the apple is shaken from the tree it will fall to the earth. It will fall one hundred per cent of the time, not ninety or ninety-five per cent of the time. In the case of housing, however, we know that every individual and every family is not affected alike in every aspect of its well-being and social relationships. The health of some people is seriously affected by dampness; others are not affected as far as respiratory diseases are concerned. Many children who grow up in deteriorated housing in the midst of so-called slum neighbourhoods wind up in juvenile court and continue to perpetuate the cycle of poverty in which their parents, and perhaps their grandparents, lived. Other children,

sometimes within the same family or the same physical structure, will possess the motivation to continue their schooling and will become successful in the world of business or professional work. In the Regent Park area in Toronto, for example, an association of the graduates of one elementary school (the Lord Dufferin Public School) has continued for more than half a century and includes many persons prominent in the professions, the judiciary, political and business life. All of these persons grew up in the same general neighbourhood, most were raised in poor families in the midst of old, probably overcrowded, dwellings. The exception, however, does not prove the rule and even the Lord Dufferin Old Boys' Association does not include thousands of children who failed to rise above the level of their parents and merely continued the same dreary, apathetic lives one generation after another.

2. It can be hypothesized, and there is by now a great deal of supporting evidence to substantiate the proposition, that when individuals and families are removed from grossly inadequate physical and social surroundings most persons and families experience a strong improvement in their physical health, in their personal relationships both within the family and outside with their friends and neighbours, in the educational performance of children and, in fact, in almost every aspect of family life. In some studies, such as those conducted by Professor MacIntosh of the School of Public Health of the University of London, the conclusion was that about ninety-five per cent of all families removed from slum housing and blighted neighbourhoods improved substantially in most aspects of physical and mental health.

As before, it must be admitted that some families do not change. It cannot be argued that housing and the physical environment of the neighbourhood constitute the only or even the major influence governing the lives of some families in our society. A proportion of families is beyond the help of our social services and beyond the influence of fundamental changes in their housing accommodation and physical environment. It is a fact that their capacity to perform in the labour market in any useful way is so limited that they cannot by any stretch of the imagination be helped to become self-supporting. Retraining programmes are beyond them, since they do not have the basic educational prerequisites. Their capacity to learn new skills is forestalled by limited mental capacity. Years of violent emotional relationships with other people within and beyond the family make it difficult for such persons to change their relationships, even when they are offered new, decent, safe and sanitary housing accommodation at a price they can afford to pay. These, however, are a small proportion of our individuals and families and must be regarded as the hard core group in poverty, for whom no adequate social or physical services have yet been devised to solve their fundamental problems. Some, indeed, are amoral, some are mentally ill, some have deteriorated physically so seriously within their first thirty or forty years of life that they bear far less than a normal life expectancy in consideration of their age.

3. The presence of substantial numbers of individuals (particularly elderly people) and families (particularly families with large numbers of children) within physically and socially inadequate housing in the midst of neighbourhoods which lack many or most of

the common amenities constitutes not merely a severe cost to the entire community and the entire nation, but a serious economic cost as well.

The validity of this hypothesis has been difficult to measure. A number of attempts have been made, including a particularly careful study in downtown Vancouver directed by Professor Leonard Marsh and his students fifteen years ago. This study was published by the University of British Columbia under the title Re-Building a Neighbourhood. In Vancouver, in Toronto, in Cleveland, in Baltimore, in Newark, New Jersey, and in many other communities the monetary costs which can be more or less directly attributed to blighted housing and the slum environment have been enormous when compared with the revenues derived by the local municipality from the normal property tax assessed against land and property in these neighbourhoods.

A further difficulty with this argument is the undeniable fact that the general public is not usually impressed with financial estimates which the ordinary person finds difficult to comprehend. For example, in 1946 the Archambault Report (the report of the Royal Commission to investigate the penal system in Canada) stated that the cost to the Canadian taxpayer of every incarcerated offender, when one considered the substantial chance of his repeating offences against the law several times in the course of his career, was in the neighbourhood of some \$25,000. This was twenty years ago and today the figure might be two or three times as large. To the surprise of many of my colleagues interested in criminology and services for juvenile and adult offenders the public was not appalled by this per capita cost figure. The amount of money, while not large in the modern affluent society, is equivalent to four or five times the average person's annual income and is simply too much for him to comprehend; moreover, he knows that the cost is spread over a great many years. Such data do not induce him to rise in his wrath and demand a reorganized system of rehabilitation services and preventive services that will forestall this substantial drain on his resources. Moreover, he cannot easily see how these preventive and rehabilitative services can be organized and he suspects that they might cost even more than the system that is alleged to be antiquated and wasteful. Much the same explanation can be given for the public reaction to expenditure versus revenue data from slum neighbourhoods. The cost of welfare services, the cost of health services, the cost of fire and police services, the cost of sanitation services, these are all clearly recognized and inevitably exceed the revenues derived from the area. Nevertheless, the typical self-supporting citizen cannot see how the needs of the residents of these areas can be met any more cheaply, nor can he visualize programmes of slum clearance and urban renewal which will necessarily prevent the incidence of such social and physical problems in the future.

4. A fourth proposition has been derived, primarily in North America as it is not germane to the experience in the United Kingdom and Western Europe. This hypothesis may be stated simply as the following: most individuals and families will assume responsibility for their own housing accommodation and, per contra, direct public housing is thus a residual in the total housing programme in any time period.

Acceptance of this proposition as self evident in Canada seems clear

when the record of the past thirty years in both Canada and the United States is examined. Only in New York City and Chicago does the local housing authority hold as much as three per cent of the total housing stock. In most metropolitan areas the proportion of public housing is no more than a fraction of one per cent; in Metropolitan Toronto it is now two per cent. In Canada the construction and acquisition of housing available to individuals and families who qualify for such accommodation by virtue of their low income has not exceeded one per cent of the total building programme in any one year since 1950. Recently, statements have been made to the effect that in 1966 the figure reached five per cent but the writer is reluctant to accept this without a breakdown of the specific data.

It seems obvious that we must sweep away the notion that an annual programme of one per cent, or even five per cent, of housing starts might be devoted to the public housing sector. We need an allocation by intergovernmental agreement of something like 15 to 25 per cent of housing starts each year for at least a decade, if we are to make a real impression on the backlog of need.

More than ever before Canadians are aware of the fact that on a per capita basis they have the second or third highest annual dollar income in the world. They find it increasingly difficult to accept the inevitability of one housing crisis after another. They find it increasingly difficult to believe that we do not have the resources available to meet the housing needs of every Canadian person or family. They know that substantial areas of all of our seventeen (in 1961) Census Metropolitan Areas are old and that parts of them at the heart of the urban centre are deteriorated and in need of rehabilitation or replacement. They know that in the march of Canadian affluence since the beginning of World War II some persons and some families have not shared appropriately in the increased material and non-material Canadian standard of living. They know that many individuals and families without physically and socially adequate housing accommodation are disadvantaged in some clear-cut manner: they are old, or sick, or disabled, or widowed, or mentally enfeebled, or members of minority groups who have not shared in the general affluence.

It is surely no exaggeration to argue that at this time in Canadian history there is less acceptance of the inevitability of the deteriorated house, or slum neighbourhood, or miserably accommodated family, or elderly person tucked away in a single inaccessible room, than ever before in our history. Our whole society has moved, particularly in the past thirty years, not towards a welfare state but towards a socially responsible state. Income maintenance is one hallmark of a socially responsible state; decent, adequate and sanitary housing accommodation for every member of the society is certainly the second (but not by much) most important hallmark of the modern urban society.

New Perspectives in Public Housing Policy

For nearly thirty years the government of Canada has been committed to a degree of intervention in the housing market. For at least twenty years this intervention has been expanding gradually but consistently in the direction of a more inclusive national housing policy. It is often argued that what is needed in this country is a national housing policy; it is my

view that there has long been a national housing policy, at least since the passage of the National Housing Act in 1944. The essence of this policy has been the provision of appropriate assistance to all Canadians with the exception of the very well-to-do, who could presumably take care of their own housing requirements. The policy, however, has been directed towards the assumption of home ownership by every Canadian family who could afford to raise a modest cash sum in down payment and who could presumably afford to meet regular monthly payments of principal, interest and local taxes. As a consequence of this policy the great population expansion in Canada occurred in vast suburban areas adjacent to our traditional cities, suburban areas composed of single, detached homes owned by lending institutions, mortgage companies, and chartered banks, all of which permitted the typical Canadian family to reside therein for twenty-five, thirty or thirty-five years of debt repayment. Most Canadian families, of course, waited no such time and in their frequent movement from house to house, typically every four to five years, they managed to share in some of the affluence of the general economy by acquiring a non-taxable capital gain. The non-homeowner of relatively low income was not forgotten during these two decades. In fact, he and his wife and his children were the subject of more talk in the local councils of Canada's cities than all other subjects combined. During all these years of talk he was not forgotten, he was merely grossly neglected.

The most important change or set of changes that could be made in our national housing policy would be a formal declaration that the federal and provincial governments intended, during the balance of this century, to discriminate in favour of "the poor". The group of individuals and families would include those families in at least the lowest half of the income distribution of all Canadian families who wanted to take advantage of opportunities to secure decent and adequate housing accommodation provided under public auspices. The group would include Canadian Indians and members of other minority groups. It would include the elderly and the not so elderly who are single, widowed, or otherwise alone in our society. The group of low income households would include families headed by women with dependent children; families of chronically ill male heads; and families of fully employed intact parents and children whose incomes are clearly insufficient to enable them to rent or purchase housing while maintaining a standard of living below which we would not want any Canadian family to fall. This change in national housing policy would be discriminatory. It would discriminate against the well-to-do and against the homeowner in favour of all those individuals and families who really need substantial assistance to enable them to partake of some reasonable share of the national affluence. The declaration of policy would not be enough, but our Canadian legislation, both at the federal and provincial levels, has always been distinguished by its terseness and paucity of policy objectives. It is not good enough to state that the National Housing Act is "An Act to Promote the Construction of new Houses, the Repair and Modernization of existing Houses, and the Improvement of Housing and Living Conditions". It is time to borrow a leaf from the American book and to point out why we must enact adequate housing legislation in the eleven major legislative councils of our nation, and for whose benefit it is being enacted.

The assumptions of the past twenty years with respect to those in need of assistance, to enable them to gain command over those goods and services encompassed within the term "housing accommodation", must be swept

away. We are known to be a nation of homeowners, but the very pace of our urban economic development and the consequent rise in the price of scarce land for all purposes makes it inevitable that we cannot be wedded to the assumptions of 1945 or 1955. Moreover, the term "public housing" is not a term for a socialistic welfare policy intended only to assist the very poor, who ought to be collected together and swept into a substantial project where social and other services can be made available to them to make them at least comfortable in their disturbed physical and mental state. Public housing policy must mean the intervention of the eleven senior governments in a national housing market to ensure that the distribution of that continuously scarce commodity, housing, shall be the most appropriate in the national interest.

The only way in which our determined and clear cut statements of policy will be translated into reality will come as a consequence of federal-provincial planning, not merely from year to year, not merely for five years at a time, but for at least one or two decades ahead if not for the balance of the century. Each year the federal government should be able to provide its provincial partners with a statement of the total housing programme to be encouraged with the entire nation, whether under private or public auspices. Each year the federal government should be able to tell its provincial partners what financial resources seem to be available and at what cost to accomplish this purpose. Each year the federal and provincial partners should be able to plan an allocation of the product of these resources towards the several segments of our national population requiring housing accommodation. The private sector should know well in advance what proportion of our resources can be devoted to the independently well-to-do purchaser of housing accommodation; what proportion of our resources can be made available on terms like those of the National Housing Act for another segment of our population who may wish to become homeowners; and what proportion of our resources should be made available to provide housing for sale or for rent to the mass proportion of our population who require a great deal of help in this important area of living.

Within each province a decision would need to be made to determine how its share of resources would be allocated within the respective segments of the provincial economy. The time has come for our provincial governments to reconsider their permissive view of local governmental activities in housing and community planning. A reversal of the traditional approach would mean that our local governments would be required to plan future development within their jurisdictions and, in this course, they would be required to create a housing plan, perhaps for five or ten years ahead but composed of annual target objectives. The local option to undertake such planning should be removed and each urban area, at least for a start, should set a housing objective within which the public housing component would be very clearly identified. If the target objectives were not appropriate in the view of the responsible provincial agency, the local plan should be returned the way many draft "official plans" are now sent back in Ontario, without the approval of the Minister. The targets I have in mind would include slum clearance and urban renewal, as well as firm additions to the housing stock to be allocated appropriately within the several housing markets in the community.

If these comments seem fanciful at the moment it is only because we

have not given sufficient attention and sufficient study to the whole matter of housing need and effective demand to enable us to make appropriate projections, nor have we made it a matter of provincial policy that resources shall be allocated where they are most needed. If there is anyone who still believes that the market economy in Canadian housing eventually provides housing accommodation, through some mysterious process known as filtering or by any other name, for all segments of the population in its income distribution, he is not merely a dreamer in tune with the past but completely irrelevant in his fancies. The reality of the past twenty years is that we have neglected more than half of our population; we have saddled a substantial proportion of them with debts that restrict their capacity to command appropriate goods and services to maintain an acceptable standard of living and to provide an education for their children. Although we have created a nation of homeowners, the fact is that only those in the upper twenty per cent of the income distribution can truly afford to provide the opportunities which their children might need to make their way in the modern automated society of the next thirty years. To a substantial degree it is the burden of housing accommodation in all its ramifications which keeps not merely the poor poor, but makes it impossible for the middle class to provide the trained human resources that our economy requires.

WHO'S WHO

SPEAKERS

THE HONOURABLE JOHN R. NICHOLSON, P.C., O.B.E., Q.C., M.P. Minister of Labour. Minister responsible for housing.

THE HONOURABLE D.R.J. CAMPBELL, Minister of Municipal Affairs; Minister of Welfare, Province of British Columbia.

THE HONOURABLE A. LUDLOW KRAMER, Secretary of State, State of Washington; Co-ordinator of Urban Affairs for the State of Washington.

DR. JACK DAVIS, M.P. Coast Capilano, B.C. Economist and Political Scientist; senior economist with the Gordon Commission on Canada's Economic Prospects (1955 - 57); Director of Research and Planning for B.C. Electric in 1957.

MR. D.B. MANSUR, C.B.E. First President, Central Mortgage and Housing Corporation (1946 - 1954); President, Consolidated Toronto Development Corpn. (1954-1960); President, Kinross Mortgage Corporation.

MR. J. EVERETT BROWN, Deputy Minister of Municipal Affairs; Housing Commissioner, Province of British Columbia.

MR. ARTHUR BLOCK, President, First National Mortgage (1962) Co. Ltd., Secretary of Block Bros. Realty Ltd., Director British Construction Co. Ltd.; Chairman, Housing Committee of the United Community Service.

DR. ALBERT ROSE, Professor of Social Work, University of Toronto; Member, Board of Directors, Ontario Housing Corporation; Member, Board of Directors, Social Planning Council of Metropolitan Toronto; Chairman, Consultative Committee on Housing Policies for the City of Toronto.

MR. IAN MACLENNAN, Vice-President, Central Mortgage and Housing Corporation.

MR. ARTHUR ERICKSON, winner of several Canadian and international awards for architecture. With the firm of Erickson-Massey responsible for the design of Simon Fraser University and the Theme Pavilion "Man in the Community" at Expo '67; 1965 Canadian Housing Design Council Lecturer; Associate Professor of Architecture, University of British Columbia.

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MR. WARNETT KENNEDY, Architect Planning Consultant; Member, National Capital Commission, Ottawa; Member, National Design Council, Ottawa; Executive Director, Architectural Institute of B.C. and The Architectural Centre, Vancouver.

MR. W. E. GRAHAM, Director of Planning, the City of Vancouver.

MR. V.J. PARKER, Executive Director, the Lower Mainland Regional Planning Board.

MR. FRED'K E. RUSSELL, Real Estate Agent, Member of the Board of Directors of the Vancouver Real Estate Board.

MRS. CLARE MCALLISTER, Assistant Professor in the School of Social Work, University of British Columbia; Vice-President of the Vancouver Housing Association; member of the Board of the B.C. Housing Foundation.

MR. H. PICKSTONE, Deputy Director of Planning, the City of Vancouver.

MR. WILLIAM LEITHEAD, Partner in McCarter, Nairne & Partners, Architects and Consulting Engineers; Past President of the Architectural Institute of British Columbia; Honorary Treasurer of The Royal Architectural Institute of Canada; a director of the Canadian Housing Design Council; President of the Vancouver Board of Trade.

MR. R.J. BURNS, Economist, Vancouver Branch of Hedlin Menzies & Associates, Winnipeg; formerly B.C. Regional Economist, Central Mortgage & Housing Corporation; member of Housing Committee, United Community Services.

PROFESSOR E. GIBSON, Assistant Professor of Geography, Simon Fraser University; member of the Housing Committee of the United Community Services, Vancouver; Vice-President Vancouver Branch, Community Planning Association of Canada.

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CONFERENCE ADMINISTRATOR AND EDITOR OF CONFERENCE PROCEEDINGS

MRS. H. SYMONDS, Supervisor of Urban Affairs Programs, Extension Department.